

Debtor 1 Robert Matthew Wilmoth

Debtor 2 Mary Christina Wilmoth  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia  
(State)

Case number 14-34476-KRH

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: U.S. Bank Trust National Association,  
as Trustee of the IGSC Series II Trust

Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account: 2 7 4 1

Property address: 15506 Exter Mill Road  
Number Street

Chesterfield VA 23838  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:      /      /       
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: 06/20/2019 - 08/20/2019 3 @ \$812.42 (a) \$ 2,437.26
- b. Total fees, charges, expenses, escrow, and costs outstanding: late charges + (b) \$ 246.19
- c. **Total.** Add lines a and b. (c) \$ 2,683.45

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 06 / 20 / 2019  
MM / DD / YYYY

Less funds in suspense \$ 221.53  
Total due \$ 2,461.92

Debtor 1

Robert  
First Name

Matthew  
Middle Name

Wilmoth  
Last Name

Case number (if known) 14-34476-KRH

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Keith Yacko  
Signature

Date 09 / 05 / 2019

Print Keith Yacko  
First Name Middle Name Last Name

Title Attorney for creditor

Company McMichael Taylor Gray, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260  
Number Street

Peachtree Corners, GA 30092  
City State ZIP Code

Contact phone (407) 289 - 4347

Email /s/ Keith Yacko

Borrower: WILMOTH, MARY C						Interest Method:		Arrears	Trustee Pays Arrear/ Borrower Pays Ongoing							
					Interest Rate:		7.800%									
Dt. Rec'd	Days	Description	Total Pd.	Amt. Pd.	Mo Acc Int.	Cum Acc Int.	Pd. Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	Late Balance	Late Fees/pmts	Suspense	Prin. Bal.
08/20/14		BK file				2,826.50			(219.76)		0.00		0.00		5.84	87,243.81
08/20/14		03/2014-07/2014	3,517.30	3,517.30	0.00	2,826.50	2,826.50	690.80	(219.76)	0.00	(3517.30)	(3517.30)	0.00	0.00	5.84	86,553.01
08/20/14		Escrow claimed above	0.00	0.00	0.00	0.00	0.00	0.00	(219.76)	0.00	(4270.80)	(753.50)	0.00	0.00	5.84	86,553.01
08/20/14		Escrow Shortage	0.00	0.00	0.00	0.00	0.00	0.00	(219.76)	0.00	(4661.10)	(390.30)	0.00	0.00	5.84	86,553.01
08/20/14		Corp Adv	0.00	0.00	0.00	0.00	0.00	0.00	(219.76)	0.00	(4927.71)	(266.61)	0.00	0.00	5.84	86,553.01
					0.00	0.00	0.00	0.00	(219.76)	0.00	(4927.71)	0.00	0.00	0.00	5.84	86,553.01
09/24/14		Short Pmnt	796.32	0.00	0.00	0.00	0.00	0.00	(219.76)	0.00	(4927.71)	0.00	0.00	0.00	802.16	86,553.01
10/24/14	30	08/20/14	795.00	703.46	562.59	562.59	562.59	140.87	(8.91)	210.85	(4927.71)	0.00	0.00	0.00	682.85	86,412.14
11/22/14		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	(568.11)	(559.20)	(4927.71)	0.00	0.00	0.00	682.85	86,412.14
11/24/14	30	09/20/14	800.00	703.46	561.68	561.68	561.68	141.78	(357.26)	210.85	(4927.71)	0.00	0.00	0.00	568.54	86,270.36
12/29/14	30	10/20/14	800.00	703.46	560.76	560.76	560.76	142.70	(146.41)	210.85	(4927.71)	0.00	0.00	0.00	454.23	86,127.66
01/22/15	30	11/20/14	800.00	703.46	559.83	559.83	559.83	143.63	64.44	210.85	(4927.71)	0.00	0.00	0.00	339.92	85,984.03
02/27/15	30	12/20/14	800.00	703.46	558.90	558.90	558.90	144.56	275.29	210.85	(4927.71)	0.00	0.00	0.00	225.61	85,839.47
03/23/15	30	01/20/15	800.00	703.46	557.96	557.96	557.96	145.50	486.14	210.85	(4927.71)	0.00	0.00	0.00	111.30	85,693.96
04/30/15		Short Pmnt	800.00	0.00	0.00	0.00	0.00	0.00	486.14	0.00	(4927.71)	0.00	0.00	0.00	911.30	85,693.96
05/27/15	30	02/20/15	800.00	703.46	557.01	557.01	557.01	146.45	696.99	210.85	(4927.71)	0.00	0.00	0.00	796.99	85,547.51
05/29/15		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	111.87	(585.12)	(4927.71)	0.00	0.00	0.00	796.99	85,547.51
07/23/15	30	03/20/15	800.00	703.46	556.06	556.06	556.06	147.40	322.72	210.85	(4927.71)	0.00	0.00	0.00	682.68	85,400.11
		NEW ESCROW: \$93.20 Total: 796.66 Due for:04/20/15	0.00	0.00	0.00	0.00	0.00	0.00	322.72		(4927.71)	0.00	0.00	0.00	682.68	85,400.11
08/26/15	30	04/20/15	800.00	703.46	555.10	555.10	555.10	148.36	415.92	93.20	(4927.71)	0.00	0.00	0.00	686.02	85,251.75
09/29/15	30	05/20/15	800.00	703.46	554.14	554.14	554.14	149.32	509.12	93.20	(4927.71)	0.00	0.00	0.00	689.36	85,102.43
10/26/15		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	(76.00)	(585.12)	(4927.71)	0.00	0.00	0.00	689.36	85,102.43
10/30/15	30	06/20/15	800.00	703.46	553.17	553.17	553.17	150.29	17.20	93.20	(4927.71)	0.00	0.00	0.00	692.70	84,952.14
11/27/15	30	07/20/15	800.00	703.46	552.19	552.19	552.19	151.27	110.40	93.20	(4927.71)	0.00	0.00	0.00	696.04	84,800.86
12/29/15	30	08/20/15	800.00	703.46	551.21	551.21	551.21	152.25	203.60	93.20	(4927.71)	0.00	0.00	0.00	699.38	84,648.61
01/28/16	30	09/20/15	800.00	703.46	550.22	550.22	550.22	153.24	296.80	93.20	(4927.71)	0.00	0.00	0.00	702.72	84,495.37
02/24/16	30	10/20/15	800.00	703.46	549.22	549.22	549.22	154.24	390.00	93.20	(4927.71)	0.00	0.00	0.00	706.06	84,341.13
03/24/16	30	11/20/15	800.00	703.46	548.22	548.22	548.22	155.24	483.20	93.20	(4927.71)	0.00	0.00	0.00	709.40	84,185.88
04/26/16	30	12/20/15	800.00	703.46	547.21	547.21	547.21	156.25	576.40	93.20	(4927.71)	0.00	0.00	0.00	712.74	84,029.63
05/03/16		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	(15.44)	(591.84)	(4927.71)	0.00	0.00	0.00	712.74	84,029.63
05/25/16	30	01/20/16	800.00	703.46	546.19	546.19	546.19	157.27	77.76	93.20	(4927.71)	0.00	0.00	0.00	716.08	83,872.36
06/07/16		Arrears	278.43	0.00	0.00	0.00	0.00	0.00	77.76	0.00	(4649.28)	278.43	0.00	0.00	716.08	83,872.36
06/23/16	30	02/20/16	800.00	703.46	545.17	545.17	545.17	158.29	170.96	93.20	(4649.28)	0.00	0.00	0.00	719.42	83,714.07
06/30/16		Arrears	217.65	0.00	0.00	0.00	0.00	0.00	170.96	0.00	(4431.63)	217.65	0.00	0.00	719.42	83,714.07
07/25/16	30	03/20/16	800.00	703.46	544.14	544.14	544.14	159.32	264.16	93.20	(4431.63)	0.00	0.00	0.00	722.76	83,554.76
		NEW ESCROW: \$97.52 Total: \$800.98 Due for:04/20/16	0.00	0.00	0.00	0.00	0.00	0.00	264.16		(4431.63)	0.00	0.00	0.00	722.76	83,554.76
08/16/16	30	04/20/16	800.00	703.46	543.11	543.11	543.11	160.35	361.68	97.52	(4431.63)	0.00	0.00	0.00	721.78	83,394.40
09/21/16	30	05/20/16	800.00	703.46	542.06	542.06	542.06	161.40	459.20	97.52	(4431.63)	0.00	0.00	0.00	720.80	83,233.01
09/23/16		Arrears	428.75	0.00	0.00	0.00	0.00	0.00	459.20	0.00	(4002.88)	428.75	0.00	0.00	720.80	83,233.01
10/26/16	30	06/20/16	800.00	703.46	541.01	541.01	541.01	162.45	556.72	97.52	(4002.88)	0.00	0.00	0.00	719.82	83,070.58
11/01/16		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	(35.12)	(591.84)	(4002.88)	0.00	0.00	0.00	719.82	83,070.58
11/17/16		Arrears	182.56	0.00	0.00	0.00	0.00	0.00	(35.12)	0.00	(3820.32)	182.56	0.00	0.00	719.82	83,070.58
11/22/16	30	07/20/16	800.00	703.46	539.96	539.96	539.96	163.50	62.40	97.52	(3820.32)	0.00	0.00	0.00	718.84	82,907.08
12/24/16		Arrears	250.29	0.00	0.00	0.00	0.00	0.00	62.40	0.00	(3570.03)	250.29	0.00	0.00	718.84	82,907.08
12/28/16	30	08/20/16	800.00	703.46	538.90	538.90	538.90	164.56	159.92	97.52	(3570.03)	0.00	0.00	0.00	717.86	82,742.52
01/03/17		Arrears	218.08	0.00	0.00	0.00	0.00	0.00	159.92	0.00	(3351.95)	218.08	0.00	0.00	717.86	82,742.52
01/23/17	30	09/20/16	800.00	703.46	537.83	537.83	537.83	165.63	257.44	97.52	(3351.95)	0.00	0.00	0.00	716.88	82,576.89
02/09/17		Transfer to SN	0.00	0.00	0.00	0.00	0.00	0.00	257.44	0.00	(3351.95)	0.00	0.00	0.00	716.88	82,576.89
02/09/17	30	10/20/16	800.00	703.46	536.75	536.75	536.75	166.71	354.96	97.52	(3351.95)	0.00	0.00	0.00	715.90	82,410.18
03/10/17		Arrears	601.11	0.00	0.00	0.00	0.00	0.00	354.96	0.00	(2750.84)	601.11	0.00	0.00	715.90	82,410.18
03/16/17	30	11/20/16	801.00	703.46	535.67	535.67	535.67	167.79	452.48	97.52	(2750.84)	0.00	0.00	0.00	715.92	82,242.39
03/30/17		Arrears	504.98	0.00	0.00	0.00	0.00	0.00	452.48	0.00	(2245.86)	504.98	0.00	0.00	715.92	82,242.39
04/13/17		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	452.48	0.00	(2245.86)	0.00	(35.17)	(35.17)	715.92	82,242.39
04/19/17	30	12/20/16	802.00	703.46	534.58	534.58	534.58	168.88	550.00	97.52	(2245.86)	0.00	(35.17)	0.00	716.94	82,073.50
05/03/17		Late charge Payment	0.00	0.00	0.00	0.00	0.00	0.00	550.00	0.00	(2245.86)					

		Due for 04/20/2017 New Payment: \$802.10 New Escrow: \$98.64															
08/11/17			811.00	703.46	530.14	530.14	530.14	173.32	300.38	98.64	(1484.42)	0.00	(139.64)	0.00	682.79	81,560.23	
08/11/17	30	04/20/17	811.00	703.46	530.14	530.14	530.14	173.32	300.38	98.64	(1484.42)	0.00	(139.64)	0.00	691.69	81,386.91	
08/11/17		Late charge Payment	0.00	0.00	0.00	0.00	0.00	0.00	300.38	0.00	(1484.42)	0.00	(129.62)	10.02	681.67	81,386.91	
08/30/17		Arrears	509.88	0.00	0.00	0.00	0.00	0.00	300.38	0.00	(974.54)	509.88	(129.62)	0.00	681.67	81,386.91	
09/05/17		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	300.38	0.00	(974.54)	0.00	(164.79)	(35.17)	681.67	81,386.91	
09/13/17	30	05/20/17	811.00	703.46	529.01	529.01	529.01	174.45	399.02	98.64	(974.54)	0.00	(164.79)	0.00	690.57	81,212.47	
10/06/17		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	399.02	0.00	(974.54)	0.00	(199.96)	(35.17)	690.57	81,212.47	
10/11/17	30	06/20/17	811.00	703.46	527.88	527.88	527.88	175.58	497.66	98.64	(974.54)	0.00	(199.96)	0.00	699.47	81,036.89	
11/03/17		Arrears	510.75	0.00	0.00	0.00	0.00	0.00	497.66	0.00	(463.79)	510.75	(199.96)	0.00	699.47	81,036.89	
11/05/17		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	497.66	0.00	(463.79)	0.00	(235.13)	(35.17)	699.47	81,036.89	
11/06/17		Tax Bill	0.00	0.00	0.00	0.00	0.00	0.00	(130.66)	(628.32)	(463.79)	0.00	(235.13)	0.00	699.47	81,036.89	
11/17/18		Tax Refund	628.32	0.00	0.00	0.00	0.00	0.00	497.66	628.32	(463.79)	0.00	(235.13)	0.00	699.47	81,036.89	
11/20/17	30	07/20/17	835.00	703.46	526.74	526.74	526.74	176.72	596.30	98.64	(463.79)	0.00	(235.13)	0.00	732.37	80,860.17	
12/06/17		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	596.30	0.00	(463.79)	0.00	(270.30)	(35.17)	732.37	80,860.17	
12/14/17	30	08/20/17	811.00	703.46	525.59	525.59	525.59	177.87	694.94	98.64	(463.79)	0.00	(270.30)	0.00	741.27	80,682.30	
12/28/17		Arrears	255.97	0.00	0.00	0.00	0.00	0.00	694.94	0.00	(207.82)	255.97	(270.30)	0.00	741.27	80,682.30	
01/02/18		Tax Bill	0.00	0.00	0.00	0.00	0.00	0.00	66.62	(628.32)	(207.82)	0.00	(270.30)	0.00	741.27	80,682.30	
01/05/18		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	66.62	0.00	(207.82)	0.00	(305.47)	(35.17)	741.27	80,682.30	
01/17/18	30	09/20/17	811.00	703.46	524.43	524.43	524.43	179.03	165.26	98.64	(207.82)	0.00	(305.47)	0.00	750.17	80,503.27	
01/31/18		Arrears	207.82	0.00	0.00	0.00	0.00	0.00	165.26	0.00	207.82	(305.47)	0.00	750.17	80,503.27		
02/05/18		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	165.26	0.00	0.00	0.00	(340.64)	(35.17)	750.17	80,503.27	
02/15/18	30	10/20/17	811.00	703.46	523.27	523.27	523.27	180.19	263.90	98.64	0.00	0.00	(340.64)	0.00	759.07	80,323.09	
03/08/18		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	263.90	0.00	0.00	0.00	(375.81)	(35.17)	759.07	80,323.09	
03/14/18	30	11/20/17	811.00	703.46	522.10	522.10	522.10	181.36	362.54	98.64	0.00	0.00	(375.81)	0.00	767.97	80,141.73	
04/05/18		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	362.54	0.00	0.00	0.00	(410.98)	(35.17)	767.97	80,141.73	
04/19/18	30	12/20/17	811.00	703.46	520.92	520.92	520.92	182.54	461.18	98.64	0.00	0.00	(410.98)	0.00	776.87	79,959.19	
04/26/18		Tax Bill	0.00	0.00	0.00	0.00	0.00	0.00	(192.57)	(653.75)	0.00	0.00	(410.98)	0.00	776.87	79,959.19	
05/06/18		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	(192.57)	0.00	0.00	0.00	(446.15)	(35.17)	776.87	79,959.19	
05/18/18	30	01/20/18	811.00	703.46	519.73	519.73	519.73	183.73	(93.93)	98.64	0.00	0.00	(446.15)	0.00	785.77	79,775.46	
06/05/18		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	(93.93)	0.00	0.00	0.00	(481.32)	(35.17)	785.77	79,775.46	
06/20/18	30	02/20/18	811.00	703.46	518.54	518.54	518.54	184.92	4.71	98.64	0.00	0.00	(481.32)	0.00	794.67	79,590.54	
07/06/18		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	4.71	0.00	0.00	0.00	(516.49)	(35.17)	794.67	79,590.54	
07/19/18	30	03/20/18	811.00	703.46	517.34	517.34	517.34	186.12	103.35	98.64	0.00	0.00	(516.49)	0.00	803.57	79,404.42	
07/19/18	30	04/20/18	0.00	703.46	516.13	516.13	516.13	187.33	201.99	98.64	0.00	0.00	(516.49)	0.00	1.47	79,217.09	
08/05/18		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	201.99	0.00	0.00	0.00	(551.66)	(35.17)	1.47	79,217.09	
08/16/18	30	05/20/18	811.00	703.46	514.91	514.91	514.91	188.55	300.63	98.64	0.00	0.00	(551.66)	0.00	10.37	79,028.54	
09/05/18		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	300.63	0.00	0.00	0.00	(586.83)	(35.17)	10.37	79,028.54	
09/13/18	30	06/20/18	811.00	703.46	513.69	513.69	513.69	189.77	399.27	98.64	0.00	0.00	(586.83)	0.00	19.27	78,838.77	
10/06/18		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	399.27	0.00	0.00	0.00	(622.00)	(35.17)	19.27	78,838.77	
10/11/18	30	07/20/18	811.00	703.46	512.45	512.45	512.45	191.01	497.91	98.64	0.00	0.00	(622.00)	0.00	28.17	78,647.76	
11/01/18		Tax Bill	0.00	0.00	0.00	0.00	0.00	0.00	(143.34)	(641.25)	0.00	0.00	(622.00)	0.00	28.17	78,647.76	
11/05/18		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	(143.34)	0.00	0.00	0.00	(657.17)	(35.17)	28.17	78,647.76	
11/13/18		Tax Bill	0.00	0.00	0.00	0.00	0.00	0.00	(155.84)	(12.50)	0.00	0.00	(657.17)	0.00	28.17	78,647.76	
11/16/18	30	08/20/18	850.00	703.46	511.21	511.21	511.21	192.25	(57.20)	98.64	0.00	0.00	(657.17)	0.00	76.07	78,455.51	
12/06/18		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	(57.20)	0.00	0.00	0.00	(692.34)	(35.17)	76.07	78,455.51	
12/17/18	30	09/20/18	815.00	703.46	509.96	509.96	509.96	193.50	41.44	98.64	0.00	0.00	(692.34)	0.00	88.97	78,262.01	
01/05/19		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	41.44	0.00	0.00	0.00	(727.51)	(35.17)	88.97	78,262.01	
01/16/19	30	10/20/18	815.00	703.46	508.70	508.70	508.70	194.76	140.08	98.64	0.00	0.00	(727.51)	0.00	101.87	78,069.23	
02/05/19		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	140.08	0.00	0.00	0.00	(762.68)	(35.17)	101.87	78,069.23	
02/15/19	30	11/20/18	815.00	703.46	507.44	507.44	507.44	196.02	238.72	98.64	0.00	0.00	(762.68)	0.00	114.77	78,069.23	
03/08/19		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	238.72	0.00	0.00	0.00	(797.85)	(35.17)	114.77	78,070.23	
03/18/19	30	12/20/18	815.00	703.46	507.46	507.46	507.46	196.00	337.36	98.64	0.00	0.00	(797.85)	0.00	127.67	78,071.23	
04/05/19		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	337.36	0.00	0.00	0.00	(833.02)	(35.17)	127.67	78,072.23	
04/18/19	30	01/20/19	825.00	703.46	507.47	507.47	507.47	195.99	436.00	98.64	0.00	0.00	(833.02)	0.00	150.57	78,073.23	
05/06/19		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	436.00	0.00	0.00	0.00	(868.19)	(35.17)	150.57	78,074.23	
05/06/19		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	(249.10)	(685.10)	0.00	0.00	(868.19)	0.00	150.57	78,075.23	
05/17/19	30	02/20/19	825.00	703.46	507.49	507.49	507.49	195.97	(150.46)	98.64	0.00	0.00	(868.19)	0.00	173.47	78,076.23	
06/05/19		Late Charge	0.00	0.00	0.00	0.00	0.00	0.00	(150.46)	0.00	0.00	0.00	(903.36)	(35.17)	173.47	78,077.23	
06/17/19	30	03/20/19	825.00	703.46	507.50	507.50	507.50	195.96	(51.82)	98.64	0.00	0.00	(903.36)	0.00	196.37	78,078.23	
06/28/19		Late Charge Waive	727.51	0.00	0.00	0.00	0.00	0.00	(51.82)	0.00	0.00	0.00	(175.85)	727.51	196.37	78,079.23	
07/06/19		Late Charge Assess	0.00	0.00	0.00	0.00	0.00	0.00	(51.82)	0.00	0.00	0.00	(211.02)	(35.17)	196.37	78,080.23	
07/16/19	30	04/20/19	825.00	703.46	507.52	507.52	507.52	195.94	57.14	108.96	0.00	0.00	(211.02)	0.00	208.95	78,081.23	
08/05/19		Late Charge Assess	0.00	0.00	0.00	0.00	0.00	0.00	57.14	0.00	0.00	0.00	(246.19)	(35.17)	208.95	78,082.23	
08/14/19	30	05/20/19	825.00	703.46	507.53	507.53	507.53	195.93	166.10	108.96	0.00	0.00	(246.19)	0.00	221.53	78,083.23	
			0.00	0.00	0.00	0.00	0.00	0.00	166.10	0.00	0.00	0.00	(246.19)	0.00	221.53	78,084.23	
		Arr Escrow to Escrow	1,143.80	0.00	0.00	0.00	0.00	0.00	1,309.90	1,143.80	0.00	0.00	(246.19)	0.00	221.53	78,085.23	
		Due for 06/20/2019	0.00	0.00	0.00	0.00	0.00	0.00	1,309.90	0.00	0.00	0.00	(246.19)	0.00	221.53	78,086.23	
			0.00	0.00	0.00	0.00	0.00	0.00	1,309.90	0.00	0.00	0.00	(246.19)	0.00	221.53	78,087.23	

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **RESPONSE TO NOTICE OF FINAL CURE PAYMENT** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

**Via U.S. Mail**

**Robert Matthew Wilmoth**  
15506 Exter Mill Road  
Chesterfield, VA 23838

**Mary Christina Wilmoth**  
15506 Exter Mill Road  
Chesterfield, VA 23838

**Via CM/ECF electronic service:**

**Jeanne E. Hovenden**  
Jeanne E. Hovenden, P.L.L.C.  
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Chesterfield, VA 23832

**Suzanne E. Wade**  
7202 Glen Forest Drive, Ste. 202  
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/s/ Keith Yacko  
Keith Yacko  
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